

The Determinants of E-Satisfaction among E-Banking Customers in Nigeria: An Empirical Approach.

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Abstract: As more e-banking service providers promise their customers that online banking experience will be satisfying, understanding factors that make the customers to be satisfied have not been fully explored while such experience becomes crucial for the survival of the banking institutions. In order to fill this gap, this research investigates the role of perceived usefulness, perceived ease of use, perceived security and facilitation condition towards enhancing e-satisfaction among e-banking customers in Nigeria. The survey involved 266 respondents while the findings of the study which are obtained through PLS-SEM 2.0 reveal that perceived usefulness, perceived ease of use, and facilitation condition are positive predictors of e-satisfaction. The result of the study equally reveals that perceived security negatively influences e-satisfaction. The implications of the studies are discussed while future research directions are presented.

Keywords: E-banking adoption, perceived usefulness, perceived ease of use, facilitating condition, perceived security, e-satisfaction

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